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4-22-04  
Melissa Scanzillo  
Melissa Scanzillo  
Clifford Chance & LLP

Docket No. 3499-218

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: David Lawrence

Filed: February 12, 2002

Group Art Unit: 3624

Serial No: 10/074,584

Examiner: Narayanswamy Subramanian

For: RISK MANAGEMENT CLEARINGHOUSE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT IN RESPONSE TO  
THE NOVEMBER 25, 2003 OFFICE ACTION**

Sir:

In response to the Office Action mailed on November 25, 2003, the time to respond being extended by filing the accompanying Petition, Applicant respectfully requests favorable reconsideration of the above-identified patent application in view of the following amendments and remarks.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.